United	Voluntary Potition					
	trict of Illinois Eastern		Voluntary Petition			
Name of Debtor		Name of Joint Debtor	<u>'</u>			
John Bria	n Lickteig					
All Other Names used by the Debtor in the last 8 and trade names):	B years; (include married, maiden	All Other Names used by the Joint Debti maiden and trade names):	or in the last 8 years; (include married,			
,		, , , , , , , , , , , , , , , , , , , ,				
Last four digits of Soc. Sec./Complete EIN or oth	ner Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete El	N or other Tax I.D. No			
***-**- <b>79</b>	35	***_	**_			
Street Address of Debtor (No. & Street, City, and	d State):	Street Address of Debtor (No. & Street, 0	City, and State):			
8 E 14th Place						
Lombard IL 60148						
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal F	Place of Business:			
DUP	AGE	D	UPAGE			
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Debtor (if different fro	m street address)			
Location of Principal Assets of Business Debtor	(if different from street address above):	Г				
Type of Debtor (Form or Organization) (Check one box)	Nature of Business (Check all applicable boxes.)	Chapter of Bankruptcy Code Un	der Which the Petition if Filed (Check one box)			
Individual (includes Joint Debtors	Heath Care Business	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 15 Petition for Recognition				
Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C 101 (51B)	Chapter 9 Chapter 12 of a Foreign Main Proceeding				
Partnership	Railroad Stockbroker	Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
Other (If debtor is not one of the above entities, check this box and	Commodity Broker	Nature of Debts (Check one Box)				
provide the information requested below.)	Clearing Bank Nonprofit Organization qualified	Consumer/Non-Business Business				
State type of entity:	under 15 U.S.C. 501 (c)(3)					
Filing Fee (Ch	eck one box)	Check one box	apter 11 Debtors			
		Debtor is a small business as defined in 11 U.S.C. Sec 101(51D)				
Filing Fee to be paid in installments		Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)				
☐ Filing Fee wavier requested		Check if: Debtor's aggregate non contingent affliates are less than 2 million.	liquidated debts owed to non-insdiders or			
Statistical/Administrat	tive Information		This space is for court use only			
	ailable for distribution to unsecured credtiors pt property is excluded and administrative exp	oness paid there will be no funds				
available for distribution to unsecured		erises paid, there will be no fulfus				
Estimated Number of Creditors  1- 50- 100-	200- 1,000- 5,001-	10,001 25,001 50,001	Over			
49 99 199	999 5,000 10,000	25,000 50,000 100,000	100,000			
Estimated Assets						
\$0 to \$50,001 to \$100,001 to		0,000,001 to \$50,000,001 to More				
\$50,000 \$100,000 \$500,000	\$1 million \$10 million	\$50 million \$100 million \$100 m	nillion			
Estimated Debts	<u> </u>		-			
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000		0,000,001 to \$50,000,001 to More t \$50 million \$100 million \$100 m				
\$550,550			<u> </u>			

Voluntary Petition This page must be completed and filed in every case)	Name of Joint Debtor(s)  John Brian Lickteig					
		· · · · · · · · · · · · · · · · · · ·				
Prior Bankruptcy Case Filed Within Las	t 8 Years (if more, attach additional sheet)					
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner, or Al	ffilated of this Debtor (if more than one, attach	additional sheet)				
Location Where Filed:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A  To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner nar that I have informed the petitioner chapter 7, 11, 12 or 13 of title 1 explained the relief available under	nibit B med in the foregoing petition, declare that (he or she) may proceed under 1, United States Code, and have each Chapter. I futher certify that I e required by section 342(b) of the				
Exhibit A is attached and made a part of this petition.	/s/ Andrev	v B Nelson				
	Andrew B Nelson	Bar No: 6276704				
Exhibit C	Certification Concerning Debt C	ounseling by Individual Debtor(s)				
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?	I/we have received approved budget and credit counseling during the 180-day period preceeding the filing of this petition.					
Yes, and Exhibit C is attached and made a part of this petition.	I/we have request a waiver of the redquirement to obtain budget and credit counseling prior to filing based on exigent circumstances.					
No No						
	tor (Check the Applicable Boxes)					
Debtor has been domiciled or has had a residence, principal pridays immediately the date of this petition or for a longer part of	lace of business, or principal assets in this	District for 180				
There is a bankruptcy case concerning debtor's affi liate, gene	ral partner, or partnership pending in this D	District.				
Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States but is a defenda	ant in an action				
Statement by a Debtor Who Resides Check all app	s as a Tenant of Residential Prop	perty				
Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box checked, compl	lete the				
(Name of landlord that obtained judgme	ent)					
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and						
Debtor has included in this petition the deposit with the court or period after the fi ling of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day					

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### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

#### John Brian Lickteig

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ John Brian Lickteig

### John Brian Lickteig

Dated: 08/26/2006

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
- Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

## << Sign & Date on Those Lines

### Signature(s) of Debtor(s) (Individual/Joint)

### /s/ Andrew B Nelson

Signature of Attorney for Debtor(s)

### Andrew B Nelson

Printed Name of Attorney & Bar Number

Bar No: 6276704

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

### 09/01/2006

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty that the information provided in this petition is true and correct, and that I have been autorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defi ned in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices andinformation required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.Offi

 $\label{eq:printed_norm} \textbf{Printed Name and title, if any, of Bankruptcy Petition Preparer}$ 

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the offi cer, principal, responsible person or partner of the bankruptcy petition

### Address

#### Date

Signature of Bankruptcy Petition Preparer or offi cer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate offi cial form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT PURSUANT TO RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay Prior to the filing of this Statement, Debtor(s) has paid

\$3,000 \$3,000

Balance Due \$0

- The Filing Fee has been paid.
- 3. The Service rendered or to be rendered include the following:
  - (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
  - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) Representation of the client at the first meeting of creditors.
  - (d) Advice as required.
- 4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

## For ALL SOUTHERN DISTRICT OF INDIANA CHAPTER 13 CASES ONLY! Refer to the attached quidelines for payment of ATTORNEYS' FEES & RIGHTS & RESPONSIBLIITIES STATEMENT

- 5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.
- 6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**
- 7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**

Respectfully submitted,

Dated: 09/01/2006 /s/ Andrew B Nelson

Attorney Name: Andrew B Nelson Bar No: 6276704

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

PFG Record # 263535

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "H, W, J, C". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, wrrite "None" in teh column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C.

Description and Location of Property	Nature of Debtor's Interest in Property	J C	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
8 E 14th Place Lombard, IL 60148 (Debtor's Resid	ence)		\$ 270,000	\$ 236,740
TOTAL MARKET V	ALUE OF REAL F	PROPER	TY \$ 270,000	

\$ 270.000

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property in being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Description and Location of Property	НW	Current Value of Debtors Interest in Property
01. Cash on Hand		[X] None
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		
checking account with -Washington Mutual - acct# ends in 5881		\$ 10
03. Security Deposits with public utilities, telephone companies, landlords and others.		[X] None
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; TV, VCR, stereo, sofa, table, chairs, lamps, entertainment center, bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, BBQ grill		\$ 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		\$ 50
06. Wearing Apparel		
Necessary wearing apparel		\$ 300
07. Furs and jewelry.		
Watch		\$ 50
08. Firearms and sports, photographic, and other hobby equipment.		[X] None
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
Term Life Insurance - No Cash Surrender Value.		None
Term Life Insurance with Prime Americano cash surrender value.		None
Life insurance through employer, UPS, no cash surrender value		None
10. Annuities. Itemize and name each issuer.		[X] None

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE B - PERSONAL PROPERTY

**Current Value of** 

**Debtors Interest** 

in Property

H W

JC

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property in being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

**Description and Location of Property** 

11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	[X] None
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	
Pension w/ Employer/Former Employer - 100% Exempt.	\$ 10,000
13. Stocks and interests in incorporated and unincorporated businesses.	
19 shares of UPS stock at \$72 per share.	\$ 1,368
14. Interest in partnerships or joint ventures. Itemize.	[X] None
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	[X] None
16. Accounts receivable	[X] None
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	[X] None
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	[X] None
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	[X] None
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	[X] None
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	[X] None
22. Patents, copyrights and other intellectual property. Give particulars.	[X] None
23. Licenses, franchises and other general intangibles.	[X] None
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	[X] None
25. Autos, Truck, Trailers and other vehicles and accessories.	
1992 Oldsmobile 88 Royale with 150,000 miles.	\$ 175
1990 Oldsmobile 98 with over 133,000 miles.	\$ 175

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property in being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Description and Location of Property	H W J C	Current Value of Debtors Interest in Property
26. Boats, motors and accessories.		[X] None
27. Aircraft and accessories.		[X] None
28. Office equipment, furnishings, and supplies.		[X] None
29. Machinery, fixtures, equipment, and supplie used in business.		[X] None
30. Inventory		[X] None
31. Animals		[X] None
32. Crops-Growing or Harvested. Give particulars.		[X] None
33. Farming equipment and implements.		[X] None
34. Farm supplies, chemicals, and feed.		[X] None
35. Other personal property of any kind not already listed. Itemize.		
11 slot machines.		\$ 5,000
TO <sup>-</sup>	ΓAL –	\$ 19.628

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as tenant by the entirety or joint tenant to the extent interest is exempt from process under aplicable nonbankruptcy law.

Debtor claims the exemptions to which debtor is entitled under: (Check one Box)

[ ] 11 U.S.C. § 522(b)(2)

[ ] 11 U.S.C. § 522(b)(3)

[ ] Check if debtor claims a homestead exemption that exceeds \$125,000.

Description and Location of Property	Specify Law Providing Exemption and Value of Claimed	Value of Claimed Exemption	Current Value of Property
00. Real Property			
8 E 14th Place Lombard, IL 60148 (Debtor's Residence)	735 ILCS 5/12-901	\$ 15,000	\$ 270,000
02. Checking, savings or other financial accounts, certificates of deposit of loan, and homestead associations or credit unions, brokerage houses, or checking account with -Washington Mutual - acct# ends in 5881		_	\$ 10
04. Household goods and furnishings, including audio, video, and comput	ter equipment.		
Household goods; TV, VCR, stereo, sofa, table, chairs, lamps, entertainment center, bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware, BBQ grill 05. Books, pictures and other art objects, antiques, stamp, coin, record, ta	735 ILCS 5/12-1001(b)		\$ 2,500
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)		\$ 50
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),	(e) \$ 300	\$ 300
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(b)	) \$ 50	\$ 50
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans	. Give particulars		
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 10,000	\$ 10,000
13. Stocks and interests in incorporated and unincorporated businesses.			
19 shares of UPS stock at \$72 per share.	735 ILCS 5/12-1001(b)	\$ 1,368	\$ 1,368
25. Autos, Truck, Trailers and other vehicles and accessories.			
1992 Oldsmobile 88 Royale with 150,000 miles.	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 175

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as tenant by the entirety or joint tenant to the extent interest is exempt from process under aplicable nonbankruptcy law.

Debtor claims the exemptions to which debtor is entitled under: (Check one Box)

[ ] 11 U.S.C. § 522(b)(2)

[ ] 11 U.S.C. § 522(b)(3)

[ ] Check if debtor claims a homestead exemption that exceeds \$125,000.

Description and Location of Property	Specify Law Providing Exemption and Value of Claimed	Value o Claime Exempt	d	Current \ of Prop	0.110.10
1990 Oldsmobile 98 with over 133,000 miles.	735 ILCS 5/12-1001(b)	\$	175	\$	175
35. Other personal property of any kind not already listed. Itemize.  11 slot machines.	735 ILCS 5/12-1001(b)	\$	1,657	\$	5,000

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If a a minor child is a creditor, indicate that by stating "a minor child" and do not disclosed the child's name. See 11 U.S.C. § 112: Fed. R. Bankr.P.1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled " Contingent". If the claim is unliquadated, place an "X" in the column labeled " Unliquadated". If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

three columnns.). Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. If a debtor has no creditors holding secured claims to report on this Schedule D "None" will be listed below.

	Creditor Name and Address	Account Consideration I Dates Claim Was	or Claim	Codebtor	C U D	J C H W	Unsecured Amount		Claim mount
1	Home Comings Financial Attn: Bankruptcy Dept. P.O. Box 890036 Dallas TX 75384 Account No.: 0303916506	Nature of Lien: Market Value : Intention:			148 (I	Debtor's	\$0 Residence)	;	38,310
2	World Savings Attn: Bankruptcy Dept. P.O. Box 650011 Dallas TX 75265	Nature of Lien: Market Value : Intention:	\$ 270,000	embard. IL 601	148 (1	Debtor's	\$0	 \$	198,430

**TOTAL SECURED DEBT** 

\$ 236,740

Account No.: 23095532

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account # of any account the debtor has with creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" don't disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

Co-Debtor D J C N H M

Claim Amount

[x] None

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

	Creditor Name and Address	1	Account # Consideration For Claim Dates Claim Was Incurred	C U D	J C			aim ount
1	AT&T Universal Attn: Bankruptcy Dept. P.O. Box 1833037 Columbus OH 43218	Account No. Reason: Dates:	<b>5491-1303-0401-1851</b> Credit Card or Credit Use 1998			;	\$	7,077
2	Bank of America Attn: Bankruptcy Dept. P.O. Box 1758 Newark NJ 07101	Account No. Reason: Dates:	<b>4888-6089-0045-8232</b> Credit Card or Credit Use 2005			;	\$	5,406
3	Bank of America Bankruptcy Department PO Box 1758 Newark NJ 07101-1758	Account No. Reason: Dates:	<b>4888-6031-3379-6392</b> Credit Card or Credit Use 2005			,	\$	5,775
4	<u>Chase</u> Attn: Bankruptcy Dept. P.O. Box 15153 Wilmington DE 19886	Account No. Reason: Dates:	<b>5364-9003-4219-9168</b> Credit Card or Credit Use 1994			\$	•	15,508
5	<u>Chase</u> Attn: Bankruptcy Dept. P.O. Box 15153 Wilmington DE 19886	Account No. Reason: Dates:	<b>4301-5420-0343-7497</b> Credit Card or Credit Use 1996			\$	,	17,337
6	Citibank Attn: Bankruptcy Dept. P.O. Box 688906 Des Moines IA 50368	Account No. Reason: Dates:	<b>5424180816929175</b> Credit Card or Credit Use 2002			\$	, •	14,624
7	FNB Omaha Attn: Bankruptcy Dept. 1620 Dodge St Omaha NE 68197	Account No. Reason: Dates:	<b>4418-4091-0095-5286</b> Credit Card or Credit Use 2000			\$	3 2	21,283



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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor Name and Address		Account # Consideration For Claim Dates Claim Was Incurred			Claim Amount
8	MBNA Attn: Bankruptcy Dept. P.O. Box 15286 Wilmington DE 19886	Account No. Reason: Dates:	<b>74974258015681</b> Credit Card or Credit Use 2003			\$ 23,349
9	MBNA Attn: Bankruptcy Dept. P.O. Box 15289 Wilmington DE 19886	Account No. Reason: Dates:	<b>4264-2904-5463-1631</b> Credit Card or Credit Use 2001			\$ 5,158
10	MBNA Attn: Bankruptcy Dept. P.O. Box 15287 Wilmington DE 19886	Account No. Reason: Dates:	<b>5490-9953-1700-2308</b> Credit Card or Credit Use 2000			\$ 10,302
11	National City Bank Attn: Bankruptcy Dept. P.O. Box 56176 Louisville KY 40285	Account No. Reason: Dates:	<b>4311-9660-1490-9947</b> Credit Card or Credit Use 2003			\$ 5,114

TOTAL UNSECURED DEBT \$ 130,933.00



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Name and Address of Other Parties to Instrument

**Notes of Contract or Lease and Debtor's Interest** 

[x] None



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Name and Address of Co-Debtor

Name and Address of the Creditor

[x] None



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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

**Debtor's Marital Status: Divorced** 

Dependent(s)

None

EMPLOYMENT: DEBTOR EMPLOYMENT: SPOUSE

Occupation: Package Truck Driver

Name of Employer: UPS
Years Employed 24 Years
Employer Address: 150 S. Lombard

imployer Address. 150 C. Edilibard

City, State, Zip Addison IL 60101

	INCOME AND PAYR	OLL DEDUCTIONS	DEBTOR INCOME	SPOUSE INCOME
	Current m	onthly gross wages, salary, and commissions	\$ 5,828.33	\$ 0.00
Other Break	down	Estimated Monthly overtime	\$ 0.00	\$ 0.00
		SUBTOTAL	\$ 5,828.33	\$ 0.00
Uniform - H Life Ins - H	0.00 0.00	a. Payroll Taxes & Social Security	\$ 1,425.84	\$ 0.00
	0.00	b. Insurance	\$ 242.67	\$ 0.00
	\$ 0.00	c. Union Dues	\$ 64.48	\$ 0.00
		d. Pension:	\$ 0.00	\$ 0.00
Uniform - W	0.00	e. Voluntary 401 Contributions	\$ 408.03	\$ 0.00
Life Ins - W	0.00	f. Child Support:	\$ 0.00	\$ 0.00
_	0.00	h. Other:	\$ 0.00	\$ 0.00
	\$ 0.00	LESS PAYROLL DEDUCTIONS	\$ 2,141.01	\$ 0.00
	TOTA	L NET MONTHLY TAKE HOME PAY	\$3,687.32	\$0.00
Regular incom	ne from operation of busine	ess or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
		Income from real property	\$ 0.00	\$ 0.00
		Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maint	tenance or support payme	nts payable to debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
		Pension or retirement income	\$ 0.00	\$ 0.00
		Social Security Income	\$ 0.00	\$ 0.00
		\$ 0.00	\$ 0.00	
		\$ 0.00	\$ 0.00	
		\$3,687.32	\$0.00	
	тот	φ3,007.32	<b>\$0.00</b>	
		L	\$3,687	7.32

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

**Debtor's Marital Status: Divorced** 

### **EXPECTED FINANCIAL CHANGE & SPECIAL CIRCUMSTANCES**

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the year following filing of this document:

I (We) the undersigned debtor(s) herein, declare that the following special circumstances applicable to my (our) financial situation justify an adjustment to my (our) income and expenses as follows:

### **Describe Expected Financial Changes**

None

263535

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### **SCHEDULE J - CURRENT EXPENDITURES**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

[ ] Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

RENT (Include Lot Rent for Mobile Home)

MORTGAGE Real Estate taxes included? [] Yes [x] No Condo Assocation | Rent \$ Property insurance included? [] Yes [x] No 2nd Mortgage \$ -

3rd Mortgage \$ -Renters and/or Home Owners Insurance \$ 50.00

Not included in mortgage pymts - Real Estate Taxes \$ 317.00

UTILITIES & MAINTENANCE

Electricity and Heating Fuel \$ 160.00

Telephone \$ 125.00

Internet / Cable \$ -Garbage \$ -Water & Sewer \$ 50.00

NECESSARY LIVING EXPENSES

Home Maintenance, Repairs, Upkeep \$ 50.00

Food \$ 300.00
Clothing \$ 25.00

Laundry and Dry Cleaning \$ 20.00

Medical and Dental Expenses \$ 70.00

Charitable Contributions \$ 16.33 Recreation, Clubs, & Entertainment \$ -

Childcare & Babysitting \$ -Life Insurance \$ 23.00

TRANSPORTATION EXPENSES Health/Disability Insurance \$ -

Automobile Installment Payments \$ -Monthly Automobile Insurance \$ 138.00

Fuel, Tolls, Parking, Licenses, Plates, Stickers \$ 125.00 Auto Repairs & Upkeep \$ 25.00

OTHER INSTALLMENT PAYMENTS

Reaffirmation Payments

Auto Repairs & Upkeep \$ 25

Bus and/or Train \$ 
Reaffirmation Payments

TAXES & SUPPORT PAYMENTS

Other Tax Payments \$ 
Federal or State Tax Repayments \$ -

Alimony, Maintenance, Child Support \$ -

Allmony, Maintenance, Child Support \$ Special Education \$ BUSINESS / REAL ESTATE and MISC EXPENSES

Business Expenses \$ Real Estate Expenses \$ -

\$ -\$ -

**ALL OTHER MISCELLANEOUS EXPENSES** 

263535

PFG Record #

1. Haircuts: \$15.00 Eyecare: \$ -Personal Hygiene/Care \$ -Total Line 1 \$ 15.00 2. GSL: \$ -Tuition, Books \$ -Postage/Banking \$7.00 Total Line 2 \$ 7.00 3. Violence: \$ -Pet Care: Care Giver: \$ -Total Line 3 \$ -\$ -4. RX Meds: \$10.00 \$ -Energy: \$ -Newspaper/Magazines Total Line 4 \$ 10.00

TOTAL MONTHLY EXPENSES \$ 1,526.33

STATEMENT OF MONTHLY NET INCOME

A. Total projected monthly income \$ 3,687.32
B. Total projected monthly expenses \$ 1,526.33
C. Excess income (A minus B) \$ 2,160.99

D. Total amount to be paid into plan monthly \$2,160.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### **SCHEDULE J - CURRENT EXPENDITURES**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

[ ] Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

### **EXPECTED FINANCIAL CHANGE & SPECIAL CIRCUMSTANCES**

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the year following filing of this document:

I (We) the undersigned debtor(s) herein, declare that the following special circumstances applicable to my (our) financial situation justify an adjustment to my (our) income and expenses as follows:

### **Describe Expected Financial Changes**

None

PFG Record # 263535

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal

affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

Amount

PFG Record #

263535

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor

engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of

### **Description and Details**

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Source

Debtor		
2006 Approx. \$ 5,828		
monthly		
2005 Approx.		
\$77,027		
2004: Approx.		
\$67,682		
Source: Employment		
Spouse		[X] NONE
Amount	Source	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

	STATEMENT	OF FINANCIAL AFFAIRS	
the debtor OTHER than from preceding the commencemer (Married debtors filing under	employment, trade, profession, or op nt of this case. Give particulars. If a	ION OF BUSINESS: State the amount eration of the debtor's business during the joint petition is filed, state income for each spouse whether or not	ne 2 years immediately ach spouse separately .
Amount	Source		
Spouse			[X] N
Amount	Source		
03. PAYMENTS TO CREDITOR	RS: Complete a. or b. as appropriate, and c	·.	
03a. INDIVIDUAL OR JOIN purchases of goods or service of this case if the aggregate with an asterisk (*) any pay alternative repayment schedebtors filing under chapter filed, unless the spouses are selly Name & Address of	IT DEBTOR(S) WITH PRIMARILY Copes, and other debts to any creditor movalue of all property that constitutes comments that were made to a creditor dule under a plan by an approved no	CONSUMER DEBTS: List all payments ade within 90 days immediately proceedi or is affected by such transfer is not less on account of a domestic support oblig conprofit budgeting and creditor counsel nts by either or both spouses whether o	ng the commencement than \$5,000. Indicate ation or as part of an ling agency. (Married
03a. INDIVIDUAL OR JOIN purchases of goods or service of this case if the aggregate with an asterisk (*) any pay alternative repayment schedebtors filing under chapter	IT DEBTOR(S) WITH PRIMARILY Copes, and other debts to any creditor movalue of all property that constitutes of the comments that were made to a creditor dule under a plan by an approved not 12 or chapter 13 must include payme parated and a joint petition is not filed.)	CONSUMER DEBTS: List all payments ade within 90 days immediately proceeding is affected by such transfer is not less on account of a domestic support oblige on profit budgeting and creditor counselints by either or both spouses whether o	ng the commencement than \$5,000. Indicate ation or as part of an ling agency. (Married r not a joint petition is
03a. INDIVIDUAL OR JOIN purchases of goods or service of this case if the aggregate with an asterisk (*) any pay alternative repayment schedebtors filing under chapter filed, unless the spouses are selled, unless the	IT DEBTOR(S) WITH PRIMARILY Coses, and other debts to any creditor means and other debts to any creditor means that were made to a creditor dule under a plan by an approved not compared and a joint petition is not filed.)  Dates of Payments  TS ARE NOT PRIMARILY CONSUME by preceding the commencement of the snot less than \$5,000 (Married debtes).	CONSUMER DEBTS: List all payments ade within 90 days immediately proceeding is affected by such transfer is not less on account of a domestic support oblige on profit budgeting and creditor counselints by either or both spouses whether o	ng the commencement than \$5,000. Indicate ation or as part of an ling agency. (Married r not a joint petition is  Amount Still Owing  transfer to any creditor verty that constitutes or must include payments

either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF FINANCIAL AFFAIRS

03c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

Name & Address of Creditor & Relationship to

Dates of

Amount Paid or Value of

Amount Still Owing

Debtor & Relations

Payments/Transfers

Transfers

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

Caption of Suit & Case Number

Nature of Proceeding

Court or Agency & Location

Status of Disposition

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within 1 year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

Name & Address of Person

for Whose Benefit Property was Seized

Date of Seizure

Description & Value of

Property

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property that has been repossessed, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within 1 year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

Name & Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer

or Return

Description & Value of

Property

06. ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

Name & Address of Assignee Date of Assignment

Terms of Assignment or

Settlement

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF FINANCIAL AFFAIRS 06. ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for benefit of creditors made within 120 days [X] NONE immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Date of Assignment Terms of Assignment or Settlement Assignee 06b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within 1 year immediately [X] NONE preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of JName & Location of Court Date of Order Description & Value of Custodian Case Title & Number Property 07. GIFTS: List all gifts or charitable contributions you made within 1 year immediately preceding the commencement of this case except ordinary & usual gifts or family members less than \$200 in value per individual family member & charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Person Relationship to Debtor, If Date of Gift Description & Value of Gift or Organization Any Recipient...... United Way Address....: Relationship to Debtor: Charitable Organization Date of Gift..... Weekly Description.....: Cash Value.....: \$4.00 08. LOSSES: List all losses from fire theft, other casualty or gambling with 1 year immediately preceding of this case OR SINCE [X] NONE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Description & Value of Description of Date of Loss Circumstances and, if Loss Property Was Covered in Whole or in Part by Insurance, Give **Particulars**

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF FINANCIAL AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property	
Law Office of Peter Francis Geraci 55 E. Monroe Street #3400		Payment/Value: 3,000.00	
Chicago, IL60603		Payment Detail: 07/19/2006 200.00, 07/19/2006 2700.00, 06/19/2006 100.00,	
Payment to debtor's attorney listed on 2016(b)			
MMI	June 2006	\$50	
09. PAYMENTS RELATED TO DEBT COUNSELING OR BAN behalf of the debtor to any persons, including attorneys, bankruptcy law or preparation of a petition in bankruptcy within 1 year	for consultation concerning debt consolidatio	n, relief under the	
Name & Address of Payee	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property	
In addition to Peter Francis Geraci and his employees of his representation to work on my case.	firm, I hired, at no additional fee, attorneys liste	d on my contract of [X] NONE	
Name & Address of Payee	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property	
10a. List all other property, other than property transferred in transferred either absolutely or as security with 2 years immer filing under chapter 12 or chapter 13 must include transfers by the spouses are separated and a joint petition is not filed.)	diately preceding the commencement of this case	e. (Married debtors	
Name & Address of Date	Describe Property		
Name & Address of Date Transferee, Relationship to Debtor	Describe Property Transferred and Value Received		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF FINANCIAL AFFAIRS

Describe Property

Received

Transferred and Value

10a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with 2 years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Transferee, Relationship to

Debtor

Transferee..... Rt. 38

Date

Motor Cars Address....: Relationship to Debtor:

Date of Transfer.....: July 2006

Property..... 1995 Lincoln Town Car Value...... \$5,500

10b. List all property transferred by the debtor within 10 years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

[X] NONE

Name of Trust or Other

Device

Type of Account, Last Four Digits of Account Number, and Amount of Final

Balance

Closing

11. List all financial accounts and instruments held in the name of the debtor which were closed, sold, or otherwise transferred within 1 year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates or deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associates, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of

Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or

Amount and Date of Sale or

Closing

Institution...: American Century Pioneer Type of Account: Mutual

Fund

Final Balance..: \$1,800 Date of Closing: 5/06, used

263535

to pay bills.

PFG Record #

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In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS				
1 year immediately preceding	or other box or depository in which the the commencement of this case. (Magnetic feither or both spouses whether or no	arried debtors filing under chapter 1	2 or chapter 13 must	[X] NONE
Name & Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer of Surrender if Any	or
the commencement of this cas	by any creditor, including a bank, agair se. (Married debtors filing under chap not a joint petition is filed, unless the spouse	ter 12 or chapter 13 must include in	formation concerning	[X] NONE
Name & Address of Creditor	Date of SetOff	Amount of SetOff		
	ned by another person that the debtor	•		[X] NONE
Name & Address of Owner	Description & Value of Property	Location of Property		
	If the debtor has moved within 3 year tor occupied during that period and va arate address of either spouse.			[X] NONE
Address	Name Used	Dates of Occupancy		
	the debtor has moved within 2 years in the debtor has moved within 2 years in the decupied during that period and vacated ess of either spouse.	, ,		[X] NONE
Address	Name Used	Dates of Occupancy		
California, Idaho, Louisiana, N	esided in a community property state evada, New Mexico, Puerto Rico, Tex- of the case, identify the name of the	as, Washington, or Wisconsin) within	n 8 years immediately	[X] NONE

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# Document Page 28 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

263535

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

	STATEMENT	OF FINANCIAL AFFAI	RS	
California, Idaho, Louisiana,	resided in a community property s Nevada, New Mexico, Puerto Rico, t of the case, identify the name of t nmunity property state.	Texas, Washington, or Wisconsin)	within 8 years immediately	[X] NONE
Name				
means any federal, state, or substances, wastes or materia statutes or regulations regulating "Site" means any location, fa owned or operated by the del	RMATION For the purpose of this quality of local statute or regulation regulation in the air, land, soil surface wate the cleanup of the these substances, was cility, or property as defined under both, including, but not limited to, disposic substances, pollutant, or contaminant	ing pollution, contamination, releatr, ground water, or other medium, instes, or material.  any Environmental Law, whether of posal sites."Hazardous material" me	ses of hazardous or toxic occluding, but not limited to,	[X] NONE
17a. List the name and addres	ss of every site for the which the deb	tor has received notice in writing by	a governmental unit that it	IX1 NONE
	able under or in violation of on Envi	6 ,	3	[X] NONE
may be liable or potentially li	able under or in violation of on Envi	6 ,	3	
may be liable or potentially linotice, and, if known, the Environ  Site Name & Address  17b. List the name and add	able under or in violation of on Envirmental law:  Name & Address of	Date of Notice  btor provided notice to a governm	Environmental Lav	
may be liable or potentially linotice, and, if known, the Environ  Site Name & Address  17b. List the name and add	Name & Address of Governmental Unit	Date of Notice  btor provided notice to a governm	Environmental Lav	(X) NONE
may be liable or potentially linotice, and, if known, the Environ Site Name & Address  17b. List the name and add Hazardous Material. Indicate the Site Name & Address	Name & Address of Governmental Unit  ress of every site for which the de governmental unit to which the notice wa	Date of Notice  btor provided notice to a government sent and the date of the notice.  Date of Notice	Environmental Lavental unit of a release of  Environmental Lavental unit of a release of	(X) NONE

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

263535

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF FINANCIAL AFFAIRS

18a. If the debtor is an individual, list the names, addresses, taxpayer ID#s, nature of businesses, and beginning & ending dates of all businesses in which the debtor was an officer, director, partner, or managing officer of a corporation, partner in a partnership, sole-proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within 6 years immediately preceding the commencement of this case, or in which the debtor owned 5% or more of the voting or equity securities within 6 years immediately preceding the commencement of this case.

[X] NONE

If the debtor is a partnership, list the names, addresses, taxpayer ID#s, nature of businesses, and beginning & ending dates of all businesses in which the debtor was a partner or owned 5% or more of the voting or equity securities within 6 years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer ID#s, nature of businesses, and beginning & ending dates of all businesses in which the debtor was a partner or owned 5% or more of the voting or equity securities within 6 years immediately preceding the commencement of this case.

Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning & Enc	ling Dates
b. Identify any business listed in sub	odivision a., above, that is "single	e asset real estate" as defined in 11 USC 101.		[X] NONE
Name	Address			
19a. List all bookkeepers and a supervised the keeping of books of a		st 2 years immediately preceding the filing of this $\sigma$ .	bankruptcy kept or	[X] NONE
Name & Address	Dates Services Render	red		
19b. List all firms or individuals books of account and records, or pre	•	ately preceding the filing of this bankruptcy cas ne debtor.	e have audited the	[X] NONE
Name	Address	Dates Services Rendered		
19c. List all firms or individuals and records of the debtor. If any of t		nencement of this case were in possession of th ilable, explain.	e books of account	[X] NONE
Name	Address			

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In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

	STATEMENT OF F	FINANCIAL AFFAIRS	
		g mercantile and trade agencies, to whom a financial	[X] NONE
Name & Address	Date Issued		
20. INVENTORIES a. List the dates of the last two inventory, and the dollar amount and l		name of the person who supervised the taking of each	[X] NONE
Date of Inventory			
b. List the name and address of the po	erson having possession of the records of ea	ch of the two inventories reported in a., above.	[X] NONE
Date of Inventory	Name & Addresses of Custodian of Inventory Records		
21a. If the debtor is a partnership, list	nature and percentage of interest of each me	ember of the partnership.	[X] NONE
Name & Address	Nature of Interest	Percentage of Interest	
· · · · · · · · · · · · · · · · · · ·	n, list all officers & directors of the corp	poration; and each stockholder who directly or indirectly ation.	[X] NONE
Name & Address	Title	Nature & Percentage of Stock Ownership	
22a. If the debtor is a partnership commencement of this case.	o, list each member who withdrew from	the partnership within 1 year immediately preceding the	[X] NONE
Name	Address	Date of WithDrawal	
22b. If the debtor is a corporation immediately preceding the commence		lationship with the corporation terminated within 1 year	[X] NONE

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In re

John Brian Lickteig, Debtor

Attorney for Debtor: Andrew B Nelson

22b. If the debtor is a corporation immediately preceding the commence			
		nose relationship with the corporation terminated within 1 year	[X] NONE
Name & Address	Title	Date of Termination	
	m, bonuses, loans, stock redemp	list withdrawals or distributions credited or given to an insider, otions, options exercised and any other perquisite during 1 year	[X] NONE
Name & Address of Recipient, Relationship to Debtor	Date & Purpose of Withdrawal	Amount of Money or Description and alue of Property	
		eral taxpayer ID# of the parent corporation of any consolidated ober at any time within 6 years immediately preceding the	[X] NONE
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
		ID# of any pension fund to which debtor, as an employer, has eceding the commencement of the case.	[X] NONE
Name of Pension Func	TaxPayer Identification Number (EIN)		
I DECLARE	UNDER PENALTY OF PER	JURY THAT THE FOREGOING IS TRUE AND CORRECT.	
Dated: 08/26/2006	/s/ John Bri	an Lickteig X Date	& Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

### PROPERTY TO BE RETAINED

[x] None

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/26/2006 /s/ John Brian Lickteig

John Brian Lickteig

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig , Debtor

Attorney for Debtor: Andrew B Nelson

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	Attached		AMOUNTS	S SCHEDULED	
Name of Schedule	YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$270,000		
SCHEDULE B - Personal Property	Yes	1+	\$19,628		
SCHEDULE C - Exempt	Yes	1+			
SCHEDULE D - Secured	Yes	1+		\$236,740	
SCHEDULE E - UnSecured Priority	Yes	1			
SCHEDULE F - UnSecured NonPriority	Yes	1+		\$130,933	
SCHEDULE G - Executory Contracts	Yes	1+			
SCHEDULE H - CoDebtors	Yes	1+			
SCHEDULE I - Income	Yes	1+			\$3,687
SCHEDULE J - Expenditures	Yes	1+			\$1,526
			¢ 280 628	¢ 267 672	

\$ 289,628

\$ 367,673

**TOTAL ASSETS** 

**TOTAL LIABILITIES** 

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig Debtor

Attorney for Debtor: Andrew B Nelson

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debor that non-dischargeable debts such as taxes, student loans, fines by govenment units and liens on property of debtor are generally unaffected by bankruptcy.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 08/26/2006

/s/ John Brian Lickteig

John Brian Lickteig

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	med Debtor(s) hereby v	VERIFICATION OF CREDITOR MATRIX rerify that the attached list of creditors is true and correct to the best	X
The above na	med Debtor(s) hereby v		X
The above na	med Debtor(s) hereby v		X
The above na	med Debtor(s) hereby v	erify that the attached list of creditors is true and correct to the bes	
			st of our knowledge.
	L DECLARE UNI	DEP DENALTY OF DEP HIPV THAT THE EODECOING IS I	TOUE AND CORRECT
	I DECLARE UNL	DER PENALTY OF PERJURY THAT THE FOREGOING IS T	RUE AND CORRECT.
Dated:	08/26/2006	/s/ John Brian Lickteig	X Date & Sign

John Brian Lickteig

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

John Brian Lickteig / Debtor

Attorney for Debtor: Andrew B Nelson

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

TYPE OF LIABILITY	AMOUNT
Domestic Support Obligations (From Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (From Schedule E)	0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	0.00
Student Loan Obligations (From Schedule F)	0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	0.00
The foregoing information is for statistical purposes only under 28 U.S.C 159	\$ 0

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## UNITEDISTATIES BARKRUPTで多たOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John Brian Lickteig Debtor

Attorney for Debtor: Andrew B Nelson

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 08/26/2006 /s/ John Brian Lickteig

John Brian Lickteig

X Date & Sign

Dated: 09/01/2006 /s/ Andrew B Nelson

Attorney: Andrew B Nelson Bar No: 6276704